

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In Re: Ronald M Berry Jr : Case No: 23-53204  
Debtor(s) : Chapter 13 Judge: Mina Nami Khorrami  
: 341 Date: October 18, 2023

**CHAPTER 13 TRUSTEE'S OBJECTION TO CONFIRMATION**

Now comes Edward A. Bailey, Standing Chapter 13 Trustee, and objects to the confirmation of the plan and requests that the Court enter an Order denying confirmation for the reasons set forth below and dismissing the case, pursuant to 11 U.S.C. §1307. This objection supersedes any prior objection filed in this case by the Trustee.

Above median income \_\_\_\_\_ Below median income  X

X  **11 U.S.C. §1325(a)(1)**-Plan does not comply with all provisions of Chapter 13 of Title 11 and the other applicable provisions of Title 11:

X  Plan takes over 60 months to complete. **@ 67 months (plan under-funded).**

X  Other: **Plan provides debt owed to Rent to Own was incurred within 910 days of filing, however, per proof of claim debt incurred 05/12/2020. Amend accordingly.**

X  **11 U.S.C. §1325(a)(6)**-Plan is not feasible based on income, living expenses, and plan payments.

X  Other: **Schedule J fails to reflect budget item for homeowners insurance.**

Therefore, the Trustee prays that confirmation is denied and this case be dismissed for cause pursuant to §1307(c).

**TERMS OF THE PLAN:**

**Plan Payments: \$860/1 mos; \$920/REM**

**Best Interest Dividend: 100% Dividend: 100%**

**Length: 67 Months**

Further, Trustee notes that:

X  Debtor(s)' counsel to upload Wage Order.

Dated: October 23, 2023

Respectfully submitted,

/s/ Edward A. Bailey

Edward A. Bailey (0068073)

Chapter 13 Trustee

550 Polaris Parkway, Suite 500

Westerville, OH 43082

Tel: (614)-436-6700

Fax: (614)-436-0190

Email: trustee@ch13.org

### CERTIFICATE OF SERVICE

The undersigned hereby certified that on the date shown below a copy of the Trustee's Objection to Confirmation was served electronically on the Office of the United States Trustee and Debtor's attorney, and on the Debtor(s) at the address as currently shown in the Trustee's records by regular first class mail, postage prepaid.

Dated: October 23, 2023

/s/ Edward A. Bailey

Edward A. Bailey (0068073)

Chapter 13 Trustee

550 Polaris Parkway, Suite 500

Westerville, OH 43082

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